

Application View

Application Id : 11021722746690
Name : KIRAN DEVI
Mother Name : SABITRI DEVI
Father/Spouse Name : BIKASH KUMAR JHA
Gender : FEMALE
Date of Birth : 13-Jun-1976
Residential Address : W/O : BIKASH JHA, VILL- SARI, TOLA- SARI, PANCHAYAT- SARI
City: SAMASTIPUR
State : BIHAR
District: SAMASTIPUR
Block/Taluka : WARISNAGAR
PINCODE : 848101
Email Address : BIKASH2006K@REDIFFMAIL.COM
Phone Number : 9123235344
Academic Qualification : 10TH PASS
Social Category : GENERAL
PAN Number : BDLPD1765L

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : VINEET ENTERPRISES
Address of the Proposed Business Unit : W/O : BIKASH JHA, VILL- SARI, TOLA- SARI, PANCHAYAT- SARI
State : BIHAR District: SAMASTIPUR City: SAMASTIPUR
Block/Taluka : WARISNAGAR PinCode : 848101
Type of Property : Owned Number of New Employment the Proposed Enterprises will Generate : Less Than or Equal to 10
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 1500
Land Value of the Proposed Unit (In Rs/Sq ft) : 1000
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product Spice and Turmeric Manufacturing and processing
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Turmeric

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	AMY MATHURAPUR	SBIN0006388	34490369940

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1100	310	341,000
Total:			341,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
BAGGING MACHINE	1	312,700	312,700
PULPLIZER	1	206,500	206,500
HAMMER GRINDER	1	177,000	177,000
Total:			696,200

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 30,000.00
Furniture & Fixtures (in Rs): 25,000.00
Contingency/Others/Miscellaneous (in Rs) 20,000.00
Working Capital Per Estimate : 75,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
TURMERIC POWDER	110	24000	2,640,000
Total:			2,640,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
RAW TURMERIC	60	24000	1,440,000
Total:			1,440,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	11,000	264,000
UNSKILLED	3	7,000	252,000
Total:			516,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	1.50
Other Overhead Expenses (In %) :	0.10	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.01

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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OTHER DETAILS

Loan Repayment Period (in Years) :	6.00	Project Implementation Period (In Months):	5.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	1000	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Tin shed	1100	310.00	341,000.00
Total			341,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Bagging machine	1.00	312,700.00	312,700.00
Pulplizer	1.00	206,500.00	206,500.00
Hammer Grinder	1.00	177,000.00	177,000.00

Total	696,200.00
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Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
30,000.00	25,000.00	20,000.00	1,112,200.00	346,797.20

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	111,220.00
Bank Finance	90.00 %		
Term Loan		Rs	1,000,980.00
Govt. Subsidy	35.00 %	Rs	389,270.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	69,359.44
Bank Finance	80.00 %		
Working Capital		Rs	277,437.76

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1000980.00	69512.50	931467.50	110107.80
2	931467.50	166830.00	764637.50	102461.43
3	764637.50	166830.00	597807.50	84110.13
4	597807.50	166830.00	430977.50	65758.82
5	430977.50	166830.00	264147.50	47407.53
6	264147.50	166830.00	97317.50	29056.22
7	97317.50	166830.00	0	10704.92

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
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1	277,437.76	19,266.51	258,171.25	30,518.15
2	258,171.25	46,239.63	211,931.62	28,398.84
3	211,931.62	46,239.63	165,691.99	23,312.48
4	165,691.99	46,239.63	119,452.36	18,226.12
5	119,452.36	46,239.63	73,212.73	13,139.76
6	73,212.73	46,239.63	26,973.10	8,053.40
7	26,973.10	46,239.63	0.00	2,967.04

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	341000.00	306900.00	276210.00	248589.00	223730.10
Depreciation	34100.00	30690.00	27621.00	24858.90	22373.01
Closing Balance	306900.00	276210.00	248589.00	223730.10	201357.09

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	696200.00	591770.00	503004.50	427553.82	363420.75
Depreciation	104430.00	88765.50	75450.68	64133.07	54513.11
Closing Balance	591770.00	503004.50	427553.82	363420.75	308907.64

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	34100.00	30690.00	27621.00	24858.90	22373.01
Machinery	104430.00	88765.50	75450.68	64133.07	54513.11
Total	138530.00	119455.50	103071.68	88991.97	76886.12

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Turmeric Powder	110	24,000.00	2,640,000.00

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	1848000.00	2112000.00	2376000.00	2376000.00	2376000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Raw Turmeric	0	60	24,000	1,440,000.00
Total				1,440,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	2	11,000	264,000.00
Unskilled	3	7,000	252,000.00
Total	5		516000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	39,600.00
Other Overhead Expenses	Rs	2,640.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	2,640.00
Workshed Rent	0.00
Other Miscellaneous Expenses	264.00
Total	2,904.00

Capacity Utilization of Manufacturing & Administrative Expenses

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Particulars	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %

MANUFACTURING EXPENSES

Rawmaterials	1008000.00	1152000.00	1296000.00	1296000.00	1296000.00
Wages	361200.00	412800.00	464400.00	464400.00	464400.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	27720.00	31680.00	35640.00	35640.00	35640.00
Other Overhead Expenses	1848.00	2112.00	2376.00	2376.00	2376.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	1848.00	2112.00	2376.00	2376.00	2376.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	184.80	211.20	237.60	237.60	237.60
Total:	1400800.80	1600915.20	1801029.60	1801029.60	1801029.60

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2640000.00

MANUFACTURING EXPENSES

Raw Material	1440000.00
Wages	516000.00
Repair & Maintenance	0.00
Power & Fuel	39600.00
Other Overhead Expenses	2640.00
Production Cost	1998240.00
Administrative Cost	2904.00
Manufacturing Cost	2001144.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	46625.60
Finished goods	15	Manufacturing Cost	100057.20
Receivable by	30	Manufacturing Cost	200114.00
Total Working Capital Requirement		Per Cycle	346796.80

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1848000.00	2112000.00	2376000.00	2376000.00
Total		1848000.00	2112000.00	2376000.00	2376000.00

MANUFACTURING EXPENSES

Rawmaterials		1008000.00	1152000.00	1296000.00	1296000.00
Wages		361200.00	412800.00	464400.00	464400.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		27720.00	31680.00	35640.00	35640.00
Other Overhead Expenses		1848.00	2112.00	2376.00	2376.00
Depreciation		138530.00	119455.50	103071.68	88991.97
Production Cost		1537298.00	1718047.50	1901487.68	1887407.97

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		1848.00	2112.00	2376.00	2376.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		184.80	211.20	237.60	237.60
Administrative Cost		2032.80	2323.20	2613.60	2613.60
Interest on Bank credit					
Term Loan		110107.80	102461.43	84110.13	65758.82
Working Capital		30518.15	28398.84	23312.48	18226.12
Cost of Sale		1679956.75	1851230.97	2011523.89	1974006.51
Net Profit Before Tax		168043.25	260769.03	364476.11	401993.49
Less Tax		0	0.00	0	0
Net Profit		168043.25	260769.03	364476.11	401993.49

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		168043.25	260769.03	364476.11	401993.49
Add :					
Depreciation		138530.00	119455.50	103071.68	88991.97
TOTAL - A		306573.25	380224.53	467547.79	490985.46
Payments :					
On Term Loan :					
Interest		110107.80	102461.43	84110.13	65758.82
Installment		69512.50	166830.00	166830.00	166830.00
On Working Capital					
Interest		30518.15	28398.84	23312.48	18226.12
TOTAL - B		210138.45	297690.27	274252.61	250814.94
Average D.S.C.R		1.46	1.28	1.70	1.96

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		180579.44	180579.44	180579.44	180579.44
Profit		168043.25	260769.03	364476.11	401993.49
Term Loan		1000980.00	931467.50	764637.50	597807.50
Working Capital		277437.76	258171.25	211931.62	165691.99
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1627040.45	1630987.22	1521624.67	1346072.42

ASSETS

Gross Fixed Assets		1062200.00	923670.00	804214.50	701142.82
Less : Depreciation		138530.00	119455.50	103071.68	88991.97
Net Fixed Assets		923670.00	804214.50	701142.82	612150.85

Preliminary & Pre-Op. Expenses		30000	22500	16875	12656.25
Current Assets		277437.76	258171.25	211931.62	165691.99
Cash in Bank/Hand		425932.69	568601.47	608550.23	568229.58
Total		1627040.45	1630987.22	1521624.67	1346072.42

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		168043.25	260769.03	364476.11	401993.49
Add : Depreciation		138530.00	119455.50	103071.68	88991.97
Term Loan		1000980.00	931467.50	764637.50	597807.50
Working Capital Loan		277437.76	258171.25	211931.62	165691.99
Promoters Capital		145899.72	0.00	0.00	0.00
Total		1730890.73	1569863.28	1444116.91	1254484.95
Total Fixed Capital		1112200	1112200	1112200	1112200
Repayment of Term Loan		69512.50	166830.00	166830.00	166830.00
Repayment of WC Loan		19266.51	46239.63	46239.63	46239.63
Current Assets		277437.76	258171.25	211931.62	165691.99
Total		366216.77	471240.88	425001.25	378761.62
Opening Balance		0	1364673.96	2463296.36	3482412.02
Surplus		1364673.96	1098622.40	1019115.66	875723.33
Closing Balance		1364673.96	2463296.36	3482412.02	4358135.35

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		250670.60	224240.13	189795.41	157364.39
Variable Cost		1567816.15	1746446.34	1924800.16	1905634.09
Total Cost		1818486.75	1970686.47	2114595.57	2062998.48
Sales		1848000.00	2112000.00	2376000.00	2376000.00
Contribution (Sales-VC)		280183.85	365553.66	451199.84	470365.91
B.E.P in %		89.47	61.34	42.06	33.46
Break Even Sales in Rs.		1653340.36	1295555.77	999454.91	794908.35
Break Even Units		15030.37	11777.78	9085.95	7226.44
Current Ratio		1.21	0.75	0.66	0.56
Net Profit Ratio		9.09 %	12.35 %	15.34 %	16.92 %

I/We hereby declare that

All information furnished by me/ us above in this Application/ Business plan & Project report/Appendix/Annexure/Statements and other papers/ documents enclosed are true and correct to the best of my/ our knowledge and belief;

I/we have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/ NBFC/ Institution, etc except as indicated in the application;

There are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;